

Fill in this information to identify the case:

Debtor 1 Estelle Y. Lilly

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number 1900822

Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:**  
Wells Fargo Bank, N.A.

**Court claim no. (if known):** 2

**Date of payment change:**

Must be at least 21 days after date of this notice 08/20/2019

**New total payment:**

Principal, interest, and escrow, if any \$ 1883.77

Last 4 digits of any number you use to identify the debtor's account:

0 8 7 4

**Part 1: Escrow Account Payment Adjustment**

**1. Will there be a change in the debtor's escrow account payment?**

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment**

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☐ No
- ☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 7.00000%

New interest rate: 7.25000%

Current principal and interest payment: \$ 1402.57

New principal and interest payment: \$ 1428.38

**Part 3: Other Payment Change**

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X**

/s/Yadira P Delgado

Date 07/09/2019

Signature

Print: DELGADO, YADIRA P

First Name

Middle Name

Last Name

VP Loan Documentation

Title

Company Wells Fargo Bank, N.A.

Address MAC N9286-01Y

Number Street

1000 Blue Gentian Road

Address 2

Eagan

MN

55121-7700

City

State

ZIP Code

Contact phone 800-274-7025

NoticeOfPaymentChangeInquiries@wellsfargo.com

Email

# UNITED STATES BANKRUPTCY COURT

Middle District of Pennsylvania

Chapter 13 No. 1900822

Judge: Robert N. Opel, II

In re:

Estelle Y. Lilly

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before July 10, 2019 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Estelle Y. Lilly  
1187 Trapper Lane

Pocono Summit PA 18346-1000

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor's Attorney:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Timothy B. Fisher, II  
Fisher and Fisher Law Offices  
PO Box 396  
525 Main Street  
Gouldsboro PA 18424

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Trustee:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Charles J DeHart, III  
Trustee  
8125 Adams Drive, Suite A

Hummelstown PA 17036

/s/Yadira P Delgado

VP Loan Documentation



WELLS FARGO HOME MORTGAGE  
RETURN MAIL OPERATIONS  
PO BOX 14472  
DES MOINES, IA 50306

ESTELLE Y LILLY  
PO BOX 2142  
POCONO SUMMIT, PA 18346

#### Account Information

Telephone: (866)-234-8271  
Fax: (866) 278-1179  
Correspondence: PO Box 10335  
Des Moines, IA 50306  
  
Hours of Operation: Mon - Fri, 6 a.m. - 10 p.m. CT  
Sat, 8 a.m. - 2 p.m., CT  
  
Loan Number:  
Property Address: 1187 TRAPPER LN Unit ID 2142  
POCONO SUMMIT PA 18346

June 7, 2019

#### Changes to Your Mortgage Interest Rate and Payments on August 20, 2019.

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a six month period during which your interest rate stayed the same. That period ends on 7/20/2019, so on that date your interest rate changes. After that, your interest rate may change every six months for the rest of your loan term.

	Current Interest Rate And Monthly Payment	New Interest Rate And Monthly Payment
Interest Rate	7.00000%	7.25000%
Principal and Interest	\$1,402.57	\$1,428.38
Escrow	\$455.39	\$455.39
Total Monthly Payment	\$1,857.96	\$1,883.77 (Due August 20, 2019)

**Interest Rate:** We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". We round the result of this addition to the nearest one eighth of one percentage point (0.12500%). Under your loan agreement, your index rate is 5.50000% and your margin is 1.75000%. Your "Prime Rate; The Last Business Day Of The Month" index is published monthly by the Wall Street Journal.

**Interest Rate Limits:** Your Interest rate cannot go higher than 15.00000% during the life of the loan. Your interest rate cannot go lower than 3.50000% during the life of the loan. Your interest rate can increase on this Change Date by no more than 1.00000%. Your interest rate can decrease on this Change Date by no more than 1.00000%.

✓  
AR153 708

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. NMLSR ID 399801

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**Account Information**

Loan Number:  
Property Address: 1187 TRAPPER LN Unit ID 2142  
POCONO SUMMIT PA 18346

**Changes to Your Mortgage Interest Rate and Payments on August 20, 2019.**

**New Interest Rate and Payment:** The table above shows your new interest rate and new monthly payment. Your new payment is based on the "Prime Rate; The Last Business Day Of The Month" index, your margin, a projected loan balance of \$170,885.18, and a remaining loan term of 213 months. Your current loan balance may be greater than the amount projected in this notice. Refer to your billing statement for your outstanding unpaid loan balance.

**Note:** Payment change limitations may not apply on certain payment change dates. Please refer to your loan documents for information regarding the limit to the amount that your payment may change and when this limit doesn't apply.

**Prepayment Penalty:** None.

If you have questions or concerns about your upcoming change, please call us at the number listed in the account information box.

Sincerely,

*Bethanne R Ross*

Bethanne R Ross  
Loan Administration Manager  
Wells Fargo Home Mortgage

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